

Information to identify the case:

Debtor 1:	Eustace O. Uku	Social Security number or ITIN:	xxx-xx-3832
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter:	13 7/29/21
Case number:	21-21712-CMB	Date case converted to chapter:	7 10/23/24

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eustace O. Uku	
2. All other names used in the last 8 years		
3. Address	214 Farmington Road Pittsburgh, PA 15215	
4. Debtor's attorney Name and address	Donald R. Calaiaro Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708	Contact phone 412-232-0930 Email: dcalaiaro@c-vlaw.com
5. Bankruptcy trustee Name and address	Brian P. Cavanaugh Turin, DeMatt & Cavanaugh, PC 115 North Main Street Greensburg, PA 15601	Contact phone 724-838-1400 Email: bcavanaugh@tdc-law.com

For more information, see page 2 >

Debtor **Eustace O. Uku**

Case number **21-21712-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 11/25/24</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 9, 2024 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 314 325 2624, and Passcode 9882840550, call 1-878-215-3822</p> <p>For additional information, go to: https://www.justice.gov/ust/moc</p>
<p>8.</p>	<p>Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 2/7/25</p> <p>Filing deadline: 1/1/25</p> <p>Filing deadline: 1/25/22</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Liquidation of the debtor's property and payment of creditors' claims</p>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Eustace O. Uku
Debtor

Case No. 21-21712-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 25, 2024

User: auto
Form ID: 309B

Page 1 of 3
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:

Recip ID	Recipient Name and Address
16463795	+ Fox Chapel Authority, 255 Alpha Drive, Pittsburgh, PA 15238-2944
16463792	+ Mission Lane, LLC, P.O. Box 71084, Charlotte, NC 28272-1084

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16463791	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 26 2024 00:20:03	Ally, P.O. Box 9222, Old Bethpage, NY 11804-9222
16463794	+ EDI: SYNC	Nov 26 2024 05:01:00	Care Credit Card, Synchrony Bank, P.O. Box 71784, Philadelphia, PA 19176-1784
16463793	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 26 2024 00:05:24	Credit One Bank, Customer Service, P.O. Box 98873, Las Vegas, NV 89193-8873
16463790	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 26 2024 00:20:50	Ollo Cards, P.O. Box 9222, Old Bethpage, NY 11804-9222

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Date Rcvd: Nov 25, 2024

Form ID: 309B

Total Noticed: 6

Allison L. Carr

on behalf of Creditor Dep't of Revenue Office of Attorney General acarr@attorneygeneral.gov

Allison L. Carr

on behalf of Defendant Pennsylvania Department of Revenue acarr@attorneygeneral.gov

Amanda Grant

on behalf of Creditor PNC Bank N.A. agrant@utbf.com, ogomez@utbf.com

Andrew Kevin Pratt

on behalf of Debtor Eustace O. Uku apratt@c-vlaw.com
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wR141044@notify.bestcase.com;amoody@c-vlaw.com

Andrew Kevin Pratt

on behalf of Defendant Eustace O. Uku apratt@c-vlaw.com
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Brian P. Cavanaugh

bcavanaugh@tdc-law.com PA96@ecfbis.com

David M Nernberg

on behalf of Plaintiff Charles A. Knoll Jr. dmn@nernberg.com, btc@nernberg.com;dmm@nernberg.com

David M Nernberg

on behalf of Creditor Charles A. Knoll Jr. dmn@nernberg.com, btc@nernberg.com;dmm@nernberg.com

David M Nernberg

on behalf of Defendant Charles A. Knoll Jr. dmn@nernberg.com, btc@nernberg.com;dmm@nernberg.com

David W. Raphael

on behalf of Defendant First National Bank of PA raphaeld@fnb-corp.com

David Z. Valencik

on behalf of Debtor Eustace O. Uku dvalencik@c-vlaw.com
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR
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David Z. Valencik

on behalf of Defendant Eustace O. Uku dvalencik@c-vlaw.com
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR
141044@notify.bestcase.com;amoody@c-vlaw.com

Denise Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for New Century Home Equity Loan Trust
2004-1 dcarlon@kmlawgroup.com

Donald R. Calaiaro

on behalf of Creditor Charles A. Knoll Jr. dcalaiaro@c-vlaw.com,
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Calaiaro.DonaldR.
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Donald R. Calaiaro

on behalf of Plaintiff Eustace O. Uku dcalaiaro@c-vlaw.com
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Calaiaro.DonaldR.
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Donald R. Calaiaro

on behalf of Debtor Eustace O. Uku dcalaiaro@c-vlaw.com
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Donald R. Calaiaro

on behalf of Defendant Eustace O. Uku dcalaiaro@c-vlaw.com
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Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Clairton City School District jhunt@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Kristen Wetzel Ladd

on behalf of Creditor PNC Bank N.A. kladd@utbf.com, ogomez@utbf.com

District/off: 0315-2

User: auto

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Date Rcvd: Nov 25, 2024

Form ID: 309B

Total Noticed: 6

Leonard F. Spagnolo

on behalf of Mediator Leonard Spagnolo lspagnolo@palamerican.com pamctigue@bentzlaw.com

Lorraine Gazzara Doyle

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Mario J. Hanyon

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Mary Bower Sheats

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Mary Bower Sheats

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mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com

Mary Bower Sheats

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mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com

Mary Bower Sheats

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mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Banc of America Funding Corporation Mortgage rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 33